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JC978 U.S. PTO
09/700761
02/09/01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE THE APPLICATION OF)
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C.J.Stokes et al.)
)
)
SERIAL NO:)
)
)
FILED:)
)
FOR: Self Service Banking)

INFORMATION DISCLOSURE STATEMENT

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Dear Sir,

In accordance with the provisions of 37 C.F.R. Sections 1.97-1.98, submitted herewith is Form PTO-1449 along with copies of the three references identified therein. Also submitted herewith is a copy of the British search report which was received by the Applicant on December 22, 2000 and which constitutes the first knowledge of the applicant of the cited references. This Information Disclosure Statement is therefore being timely filed and no fee is required.

All three references were cited merely as category A documents, and it is believed that these references, while of background

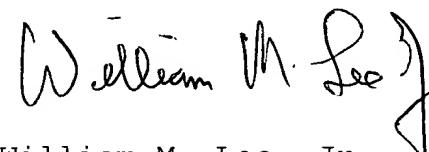
interest in that they describe online banking services, clearly do not describe or suggest the present invention as defined in the present claims. In particular, none of these references suggests the feature of graphically representing the movement of money between accounts by the movement of money icons.

It is therefore submitted that the claims of this application are clearly patentable over the references.

Examination of the application on its merits is awaited.

Date: 2/9/01

Respectfully Submitted



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INFORMATION DISCLOSURE CITATION
(Use several sheets if necessary)

(Use several sheets if necessary)

Docket Number (Optional)

190-14

Application Number:

Applicant(s)

Stokes

Filing Date

Group Art Unit

0002/09/01
9780780619099

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
						YES	NO

OTHER DOCUMENTS *(Including Author, Title, Date, Pertinent Pages, Etc.)*

www.first-e.com, press release of August, 1999 and bank demo.

0162.nationet.com/demopages/new_demo_pages/default.htm, June 1999, Online banking demo

EXAMINER _____ **DATE CONSIDERED** _____

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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